

CASE # 22-13079- SLM  
CHAPTER 13

U.S. BANKRUPTCY COURT  
FILED  
NEWARK, NJ

2023 FEB 10 P 2:09

JEANNE A. NAUGHTON  
BY:   
DEPUTY CLERK

PLEASE SEE THIS LETTER AS MY OBJECTION.  
I HAVE ALSO ENCLOSED A COPY OF MY LETTER  
TO THE COURTS SENT PREVIOUSLY TO DISENT TO  
THE BANKRUPTCY BEING "ALLOWED."

UNFORTUNATELY DUE TO WORK, I CANNOT MAKE IT  
IN PERSON ON 2/21/23 @ 2<sup>30</sup> PM.

IF NEEDED ALL OF MY CONTACT INFO IS ATTACHED  
IN THE ORIGINAL LETTER.

MY HOPE THE COURT SEE'S THIS FOR WHAT IT  
IS AND DOES RIGHT BY THE LAW AND ALL  
OF US WHO ARE BEING TAKEN ADVANTAGE OF!

SINCERELY,



STEVEN RUNFOLO

2/18/23



October 22,  
2021

To the Honorable Judge Meisel,

This letter is in accordance with letter I received from Herbert B Raymond as a rejection of the modified plan and the chapter 13 filing in its entirety.

The debtor is:

Frederico C Magalhaes of 176 Central Ave West Caldwell, NJ 07006  
Case number: 22-13079-SLM

There is a scheduled confirmation hearing on 11/09/2022 @ 8:30am.

I was on the creditors meeting being held by the case administrator Marie-Ann Greenberg, CH13 Standing Trustee. At the beginning we were told to make sure we are muted and to stay that way until you are called. This was on 7/26/2022 and I was on the call for 37 minutes. I followed those directions and was never called. I contacted Jean Renzulli from her office by phone and email after the meeting to see why I was not called upon. She replied to my email with "Since you did not identify yourself, the trustee had no way to know that you were appearing on the case. Unfortunately, an email is not something that alone the trustee may rely upon... However, I have attached your email to the case."

From the creditor meeting under oath Mr Magalhaes stated the following:

Mr Magalhaes stated he works for Concrete Solutions as an employee. He actually owns the company solely at last checked. I have copies of the filed documents and even have a screenshot from the State of New Jersey .gov business finder website. He started the company on 4/21/21 with Fred Magalhaes as the registered agent and the location of the business is his home address 176 Central Ave West Caldwell, NJ. All this is noted on the certificate of formation for Concrete Solutions llc.

Mr Magalhaes and I are also both still 50% owners each in Imperial Companies llc. While not functioning at the moment because of Mr Magalhaes' actions, it is still a company in the eyes of the State, IRs



There is still much more I did not get into so that this does not drag on for pages and pages. I could go on about how he didn't list that he is a trainer and manager for fighters in mixed martial arts, is or maybe now was also teaching krav maga and other forms of mixed martial arts, self defense or fighting skills. He claims he is the only one in his house to work or bring in an income... but will tell you all about his wife's boss and how big and nice her boss's house is because he makes a lot of money. How did he get the downpayment and mortgage for the house he bought in August of 2021? In the end Mr Magalhaes has represented himself numerous times including at his meeting of creditors in many half to non-truths. Please take a deeper look into his actions and words and see if the court believes them or if he is committing perjury. This is for the court to decide and not me. All I am saying is that the Chapter 13 filing and settlements should not be allowed.

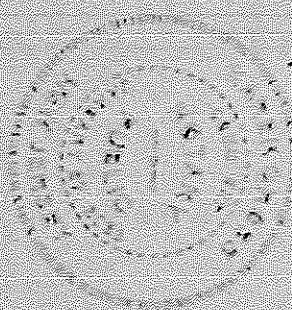
Below I have listed my address, cell phone, and email. If the court sees fit or wants to reach out to me. I would be more than happy to and very honestly would relish the opportunity to talk on the record and under oath. If there are any documents, names, numbers or anything else the court would like to have from me please ask and I will comply. Whether it is attorney names and contacts, email correspondence, court documents and so on. There is a lot and did not copy all the documents with this letter because I would have had to mail a legal file box to the court.


Thank you for your time and attention to this letter and hope that this letter finds you well.

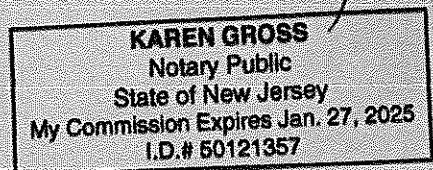
Sincerely,



Steven Runfolo  
15 Hillcrest Blvd  
Warren, NJ 07059  
Cell (908)591-5111  
stevenrunfolo@yahoo.com



 10/27/22  
KAREN GROSS Notary



Runfo  
15 Hillcrest Blvd  
Warren, NJ 07059

District of New Jersey  
MLK JR. FEDERAL BUILDING  
50 WALNUT STREET  
NEWARK, NJ 07102  
c/o Clerk Jeanne Naughton

**PRIORITY<sup>®</sup>**  
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USPS TRACKING<sup>®</sup> #



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